

Fill in this information to identify the case:

Debtor 1 Peter A Renkens  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Northern District of Illinois  
(State)  
Case number 19-27996

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Deephaven Residential Mortgage Trust 2019-1 Court claim no. (if known): 4-2

Last four digits of any number you use to identify the debtor's account: XXXXXX5148

Date of payment change: 11/1/2020  
Must be at least 21 days after date of this notice

New total payment: \$2,276.83  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 928.17

New escrow payment : \$ 1,033.34

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No  
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Peter A Renkens**

First Name Middle Name Last Name

Case number (if known) 19-27996

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Toni Townsend  
Signature

Date 9/24/2020

Print: Toni Townsend Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone (312) 346-9088 X5174

Email Toni.Townsend@mccalla.com

In Re:  
Peter A Renkens

Bankruptcy Case No.: 19-27996  
Chapter: 13  
Judge: A. Benjamin Goldgar

CERTIFICATE OF SERVICE

I, Toni Townsend, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Peter A Renkens  
719 Cameron Drive  
Antioch, IL 60002

David M Siegel  
David M. Siegel & Associates  
790 Chaddick Drive  
Wheeling, IL 60090

*(served via ECF Notification)*

Glenn B Stearns, Trustee  
801 Warrenville Road  
Suite 650  
Lisle, IL 60532

*(served via ECF Notification)*

Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 9/24/2020  
(date)

By: /s/Toni Townsend  
Toni Townsend  
Authorized Agent for Creditor



PETER A RENKENS  
719 Cameron Drive  
Antioch IL 60002

Analysis Date: August 31, 2020  
Loan: [REDACTED]  
Property Address:  
719 Cameron Drive  
Antioch, IL 60002

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Nov01, 2020	Prior Esc Pmt	November 01, 2019	Escrow Balance Calculation
P & I Pmt:	\$1,243.49	\$1,243.49**	P & I Pmt:	\$1,243.49	Due Date: November 01, 2019
Escrow Pmt:	\$928.17	\$1,033.34	Escrow Pmt:	\$928.17	Escrow Balance: -\$2,168.62
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$11,138.04
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$1,612.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$2,171.66	\$2,276.83	Total Payment	\$2,171.66	Anticipated Escrow Balance: \$7,357.42

Shortage/Overage Information	Effective Nov01, 2020
Upcoming Total Annual Bills	\$12,400.08
Required Cushion	\$2,066.68
Required Starting Balance	\$3,100.02
Escrow Shortage	\$0.00
Surplus	\$4257.40

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 2,066.68. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 2,066.68 or 1/6 of the anticipated payment from the account.

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Nov2019 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
Nov 2019	928.17				Starting Balance	2,784.53	(4,077.50)
Dec 2019	928.17				*	3,712.70	(4,077.50)
Jan 2020	928.17				*	4,640.87	(4,077.50)
Jan 2020		1,856.34			*	5,569.04	(4,077.50)
Feb 2020	928.17				* Escrow Only Payment	5,569.04	(2,221.16)
Mar 2020	928.17				*	6,497.21	(2,221.16)
Apr 2020	928.17				*	7,425.38	(2,221.16)
May 2020	928.17				*	8,353.55	(2,221.16)
May 2020				5,394.04	* County Tax	9,281.72	(2,221.16)
Jun 2020	928.17	928.17	4,763.03		* County Tax	9,281.72	(7,615.20)
Jun 2020		2,784.51			* Escrow Only Payment	5,446.86	(6,687.03)
Jul 2020	928.17				*	5,446.86	(3,902.52)
Aug 2020	928.17				*	6,375.03	(3,902.52)
Aug 2020				5,394.04	* County Tax	7,303.20	(3,902.52)
Sep 2020	928.17		4,763.03		* County Tax	7,303.20	(9,296.56)
Sep 2020			1,612.00		* Hazard	3,468.34	(9,296.56)
Oct 2020	928.17				*	1,856.34	(9,296.56)
						2,784.51	(9,296.56)
Sep 2020		P		1,612.00	Anticipated Transactions	2,784.51	(9,296.56)
Oct 2020		11,138.04 P			Hazard		(10,908.56)
	\$11,138.04	\$16,707.06	\$11,138.06	\$12,400.08			229.48

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

August 31, 2020

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Nov 2020	1,033.34		Starting Balance	7,357.42	3,100.02
Dec 2020	1,033.34			8,390.76	4,133.36
Jan 2021	1,033.34			9,424.10	5,166.70
Feb 2021	1,033.34			10,457.44	6,200.04
Mar 2021	1,033.34			11,490.78	7,233.38
Apr 2021	1,033.34			12,524.12	8,266.72
May 2021	1,033.34			13,557.46	9,300.06
Jun 2021	1,033.34	5,394.04	County Tax	14,590.80	10,333.40
Jul 2021	1,033.34			10,230.10	5,972.70
Aug 2021	1,033.34			11,263.44	7,006.04
Sep 2021	1,033.34	1,612.00	Hazard	12,296.78	8,039.38
Sep 2021	1,033.34	5,394.04	County Tax	11,718.12	7,460.72
Oct 2021	1,033.34			6,324.08	2,066.68
	<u>1,033.34</u>			7,357.42	3,100.02
	\$12,400.08	\$12,400.08			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 7,357.42. Your starting balance (escrow balance required) according to this analysis should be \$3,100.02. This means you have a surplus of 4,257.40. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 12,400.08. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$1,033.34
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$1,033.34</u>

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION